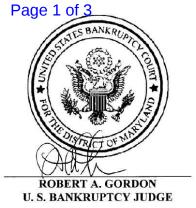
Entered: November 17, 2009 Case 09-25451 Doc 22 Filed 11/19/09 Page 1 of 3

Signed: November 13, 2009

**SO ORDERED** 



## THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF MARYLAND

In re:

Scott A. Schuyler

and

Delores B. Schuyler Debtor

Case No. 09-25451 Chapter 13

Scott A. Schuyler Delores B. Schuyler Movants vs. HSBC Mortgage Services

## ORDER GRANTING MOTION TO AVOID SECOND MORTGAGE LIEN ON DEBTOR'S PRINCIPAL RESIDENCE

Having considered debtor's Motion to Avoid Lien, and any response filed thereto, and it appearing that proper notice has been given, pursuant to 11 U.S.C. § 105 nd for reasons set forth in the case of Johnson vs. Asset Management Group, LLC, 226 B.R. 364 (D. Md. 1998), it is by the United States Bankruptcy Court for the District of Maryland,

**ORDERED**, that the claim of Respondent be and is hereby deemed wholly unsecured.

**ORDERED**, that at such time as a discharge Order is entered pursuant to 11 U.S.C. § 1328(a) in this case, the lien held in favor of Respondent on debtor's real property described as: 101 Kenan St, Taneytown, MD 21787, shall be void; and it is further

**ORDERED**, that the claim of the Respondent herein shall be treated as a general unsecured claim under the debtor's plan.

cc: Debtor Debtor's Attorney Movant Movant's Attorney Chapter 13 Trustee

**End of Order** 

## Case 09-25451 Doc 22 Filed 11/19/09 Page 3 of 3

## ERTIFICATE OF NOTICE

User: jjohnson Form ID: pdfparty District/off: 0416-1 Page 1 of 1 Date Rcvd: Nov 17, 2009 Case: 09-25451 Total Noticed: 2

The following entities were noticed by first class mail on Nov 19, 2009. db/db +Scott A. Schuyler, Dolores B. Schuyler, 101 Kenan St, +HSBC, p.o. Box 9068, Brandon, Fl 33509-9068

Taneytown, MD 21787-2631

The following entities were noticed by electronic transmission.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked  $^{\prime}$ + $^{\prime}$  were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2009

Joseph Spections